

Fill in this information to identify the case:

Debtor 1 Joyce Thomason

Debtor 2

United States Bankruptcy Court for the: Northern District of Mississippi

Case number : 19-14024

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: **CARRINGTON MORTGAGE SERVICES, LLC**

Court claim no. (if known): **N/A**

Last 4 digits of any number you use to identify the debtor's account: **9592**

Date of payment change: **11/01/2019**
Must be at least 21 days after date of this notice

Please be advised this notice of payment change is being filed to disclose the first post-petition payment amount which is governed by 3001. However, this is being filed for ease of notification and to ensure future compliance with FRBP 3002.1.

New total payment: **\$866.80**
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: **\$253.97**

New escrow payment: **\$253.97**

Part : 2 Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:
Current Principal and interest payment:

New interest rate:
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Joyce Thomason

First Name

Middle Name

Last Name

Case number (if known)

19-14024**Part 4:** Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Julian Cotton

Signature

Date 10/26/2019

Print:

Julian CottonTitle Authorized Agent for Creditor

Company

Padgett Law Group

Address

6267 Old Water Oak Road, Suite 203Tallahassee FL, 32312

Contact phone

(850) 422-2520

Email

bkcrm@padgettlawgroup.com

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 26th day of October, 2019.

/S/ Julian Cotton

Julian Cotton
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
bkcrm@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 19-14024)

Debtor

Joyce Thomason
9135 Tahoe Dr
Olive Branch, MS 38654

Attorney

Robert H. Lomenick, Jr.
P.O. Box 417
Holly Springs, MS 38635

Trustee

Locke D. Barkley
6360 I-55 North
Suite 140
Jackson, MS 39211

US Trustee

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201

(800) 561-4567 FAX: (949) 517-5220

JOYCE W THOMASON
9135 TAHOE DR
OLIVE BRANCH MS 38654

DATE: 10/08/19

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY ***

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING APRIL, 2019 AND ENDING MARCH, 2020. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF APRIL, 2019 IS ---

PRIN & INTEREST	612.83
ESCROW PAYMENT	253.97
TOTAL	866.80

MONTH	-- PAYMENTS TO ESCROW --			-- PAYMENTS FROM ESCROW --			-- ESCROW BALANCE --		
	PRIOR	PROJECTED	ACTUAL	PRIOR	PROJECTED	DESCRIPTION	ACTUAL	DESCRIPTION	
						STARTING BALANCE	= = = >		
APR	253.97	*		2120.00	*	HAZARD INS	26.65	PMI	2347.32
			0	26.65		PMI			5403.67-
MAY	253.97	*		26.65		PMI	26.65	PMI	454.64
JUN	253.97	*		26.65		PMI	26.65	PMI	TLP
JUL	253.97	*		26.65		PMI	26.65	PMI	5430.32-
AUG	253.97	*		26.65		PMI	26.65	PMI	681.96
SEP	253.97	*		26.65		PMI	26.65	PMI	2045.88
OCT	253.97		E	26.65		PMI	26.65	PMI	909.28
NOV	253.97		E	26.65		PMI	26.65	PMI	1136.60
DEC	253.97		E	26.65		PMI	26.65	PMI	1363.92
JAN	253.97		E	26.65		PMI	26.65	PMI	5510.27-
FEB	253.97		E	26.65		PMI	26.65	PMI	5536.92-
			0	607.88		COUNTY TAX			1591.24
MAR	253.97		E	26.65		PMI			5563.57-
TOT	3047.64		0.00	3047.68			159.90		ALP

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$454.64. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$5,563.57-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an * next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

Escrow payments up to escrow analysis effective date:

12/17	\$240.50	01/18	\$240.50	02/18	\$4,584.29	*
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*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING NOVEMBER, 2019 AND ENDING OCTOBER, 2020.

----- PROJECTED PAYMENTS FROM ESCROW - NOVEMBER, 2019 THROUGH OCTOBER, 2020 -----				
	HOMEOWNERS INSU		2,120.00	
	PMI		319.80	
	COUNTY TAX		607.88	
	TOTAL		3,047.68	
	PERIODIC PAYMENT TO ESCROW		253.97	(1/12 OF "TOTAL FROM ESCROW")

----- PROJECTED ESCROW ACTIVITY - NOVEMBER, 2019 THROUGH OCTOBER, 2020 -----					
---- PROJECTED PAYMENTS --			-- ESCROW BALANCE COMPARISON --		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED	REQUIRED
		ACTUAL	STARTING BALANCE	= = = >	
NOV, 19	253.97	26.65	PMI	1,818.60	1,818.60
DEC, 19	253.97	26.65	PMI	2,045.92	2,045.92
JAN, 20	253.97	26.65	PMI	2,273.24	2,273.24
FEB, 20	253.97	26.65	PMI	2,500.56	2,500.56
		607.88	COUNTY TAX	2,120.00	2,120.00
MAR, 20	253.97	26.65	PMI	2,347.32	2,347.32
APR, 20	253.97	2,120.00	HOMEOWNERS INSU	454.64	454.64
		26.65	PMI	ALP	RLP
MAY, 20	253.97	26.65	PMI	681.96	681.96
JUN, 20	253.97	26.65	PMI	909.28	909.28
JUL, 20	253.97	26.65	PMI	1,136.60	1,136.60
AUG, 20	253.97	26.65	PMI	1,363.92	1,363.92
SEP, 20	253.97	26.65	PMI	1,591.24	1,591.24
OCT, 20	253.97	26.65	PMI	1,818.56	1,818.56

**** CONTINUED ON NEXT PAGE ****

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS
GREATER THAN THE REQUIRED LOW POINT BALANCE (RLP) ,
THEN YOU HAVE AN ESCROW SURPLUS....

YOUR ESCROW SURPLUS IS...0.00 *

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$565.74.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST612.83 *
ESCROW PAYMENT253.97

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE11/01/19==>866.80

* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$507.94.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED
TO BE YOUR CUSHION AMOUNT.
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$454.64.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

Escrow payments up to escrow analysis effective date:

12/17	\$240.50	01/18	\$240.50	02/18	\$6,362.08*
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Escrow disbursements up to escrow analysis effective date:

10/19	\$26.65	PMI	
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IMPORTANT BANKRUPTCY NOTICE

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

MINI MIRANDA

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.